

# 2015–2016 Student Injury and Sickness Plan for Cedar Crest College



## Who is eligible to enroll?

All Cedar Crest College full-time Traditional Undergraduate students taking 12 credits or more and SAGE residential students are automatically enrolled in this insurance Plan at registration and the premium for coverage is added to their tuition billing unless proof of comparable coverage is furnished. Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence and online courses do not fulfill the Eligibility requirements that the student actively attend classes. Eligible students who do enroll may also insure their Dependents.

## Where can I get more information about the benefits available?

Please read the certificate of coverage to determine whether this plan is right before you enroll. The certificate of coverage provides details of the coverage including costs, benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the certificate of coverage are available from the College and may be viewed at [www.firststudent.com](http://www.firststudent.com).

## Who can answer questions I have about the plan?

If you have questions please contact Customer Service at 800-505-4160 or [customerservice@firstriskadvisors.com](mailto:customerservice@firstriskadvisors.com)

## How do I Enroll / Waive?

To complete the Enrollment or the Waiver process, please go to [www.firststudent.com](http://www.firststudent.com), select your school, click on either the Enroll Now - Health Insurance or the Waive Your School's Health Insurance button and follow the directions. Once you are enrolled in the plan, there are no refunds.

If you have any questions, please contact Customer Service at 800-505-4160 or [customerservice@firstriskadvisors.com](mailto:customerservice@firstriskadvisors.com)

All personal e-mails sent securely from the following companies:

- Nuvotera
- Cisco

## What important deadlines should I be aware of?

### Important Information for Hard Waiver Students:

Open Enrollment Periods for all Dependents and Hard Waiver Students: If you have eligible Dependents in the fall or, are a student in the fall semester and eligible to purchase coverage and you choose not to enroll for coverage before the Fall Enrollment Deadline of **August 30, 2015**, your Dependents or you, will not be eligible to enroll again until the start of the next fall unless you experience a Qualifying Life Event during the year. See [www.firststudent.com](http://www.firststudent.com) for further information.

\*For new Dependents or new or renewing students in the spring semester, your open enrollment deadline is **February 5, 2016**

### Online Access to Account Information:

UnitedHealthcare StudentResources Insureds have online access to claims status, EOBs, ID Cards, network providers, correspondence and coverage information by logging in to *My Account* at [www.firststudent.com](http://www.firststudent.com). Insured students who don't already have an online account may simply select the "My Account" link. Follow the simple, onscreen directions to establish an online account in minutes using your 7-digit Insurance ID number or the email address on file.

As part of UnitedHealthcare **StudentResources'** environmental commitment to reducing waste, we've adopted a number of initiatives designed to preserve our precious resources while also protecting the security of a student's personal health information.

*My Account* now includes Message Center - a self-service tool that provides a quick and easy way to view any email notifications we may have sent. In *Message Center*, notifications are securely sent directly to the Insured student's email address. If the Insured student prefers to receive paper copies, he or she may opt-out of electronic delivery by going into *My Email Preferences* and making the change there.

## UHCSR Mobile App

The UHCSR Mobile App is available for download from Google Play or Apple's App Store. Features of the Mobile App include easy access to:

- ID Cards – view, save to your device, fax or email directly to your provider. Covered Dependents are also included.
- Provider Search – search for In-Network participating Healthcare or Mental Health providers, call the office or facility; view a map.
- Find My Claims – view claims received within the past 60 days for both the primary insured and covered dependents; includes Provider, date of service, status, claim amount and amount paid.

## Health and Counseling Services

- Monday - Friday: 8:30am – 4:30pm
- Saturday: Closed
- Sunday: Closed

When you leave home, you don't leave your need to maintain good health behind. Cedar Crest College offers a comprehensive health and wellness program on campus - including the acclaimed Healthy U program - to help keep you fit, energetic and ready for class. For times when you require personal medical care, however, the College also offers Health and Counseling Services, conveniently located in Curtis Hall, one of the College's four resident facilities.

## Claim Procedures for Injury and Sickness Benefits

In the event of Injury or Sickness, students should:

1. Report to the Student Health Service for treatment, or when not in school, to their Physician or Hospital.
2. Mail to the address below all medical and hospital bills along with the patient's name and insured student's name, address, SR ID number (insured's insurance company ID number) and name of the university under which the student is insured. A Company claim form is not required for filing a claim.
3. Submit claims for payment within 90 days after the date of service. If the Insured doesn't provide this information within one year of the date of service, benefits for that service may be denied at our discretion. This time limit does not apply if the Insured is legally incapacitated.

Submit all Claims or Inquiries to:

FirstStudent

P.O. Box 809025

Dallas, Texas 75380-9025

1-800-505-4160

or visit our website at [www.firststudent.com](http://www.firststudent.com)

This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2015-958-61.

The Policy is a Non-Renewable One Year Term Policy.